



Levee Flood Risk



Floods are the number one natural disaster in the United States. Flooding causes damage and destruction across regions nationwide wiping out homes and businesses. However, many residents and businesses are unaware that they qualify for flood insurance or that policies are more affordable than they may think. People need to know they can take steps to reduce the financial impact of flooding by purchasing a flood insurance policy before a disaster strikes.

One important step is to understand the risks associated with living near a levee. There are currently thousands of miles of levees across the country providing some level of protection for millions of people. However, no levee provides full protection from flooding—even the best flood-control structure cannot completely eliminate the risk of flooding.

Levees: The Risks

Levees are man-made structures, usually an earthen embankment, designed to contain, control or divert the flow of water in order to provide protection from temporary flooding. A levee is built parallel to a body of water (most often a river) to protect the lives and properties behind it.

Levees can and do decay over time, making maintenance a serious challenge. Levees can also be overtopped or breached during large floods. But there are constant efforts being made by a variety of organizations to reduce that risk and keep levees operating efficiently.

Still, FEMA and the U.S. Army Corps of Engineers strongly recommend that residents and business owners living near a levee have flood insurance.

Preparing for a Flood

Residents and business owners need to prepare in advance for flood conditions. Before the threat of flooding becomes imminent, residents and business owners should:

- Purchase a flood insurance policy if they do not already have one
- Review their current insurance policy and become familiar with what is covered and ensure the limits adequately protect their building and personal belongings
- Make an emergency kit, plan evacuation routes, and keep important papers in a safe, waterproof place
- Itemize and take pictures of possessions

To learn more about your risk for flooding and how to prepare for floods, visit FloodSmart.gov/leveerisk. For more information regarding a policy, please call your insurance agent. You also can visit the website, or call **1-800-427-2419** to find a local agent.

